Transaction Set 820 - Payment Order/Remittance Advice

HUD uses TS 820 for Advice of Payment notification in response to mortgage insurance claims submitted via TS 260. Within HUD's Single Family Claims trading group, HUD is always the **sender** of TS 820; HUD's trading partners are the **receivers**.

Transmission Notes for Transaction Set 820

To successfully receive transaction set 820, the following data format should be reviewed.

Data Element	Format
Servicing Mortgagee No.	9999999999
Holding Mortgagee No.	9999999999
FHA Case No.	999-9999999
Monetary Amounts	Digits only. Implied decimal of 2.
Interest Rate	Digits only. Implied decimal of 6.
Adjustment Codes	XXXX,XXXX=9999999,XXXX....

Business Scenario

A business scenario is provided below to illustrate the construct of a transaction set 820 transmission. It provides a remittance advice from HUD to a lender/servicer for a single-family mortgage insurance benefit claim, and the corresponding information contained in the EDI transmission.

The following business scenario shows the use of transaction set 820 to transmit payment order/remittance advice information on a single claim for mortgage insurance benefits. HUD is advising Sunnyside Mortgage Corp. of Birmingham, AL about the items that will be paid on its claim in connection with FHA Case No. 011-1000000. The FHA Cash Payment amount for the claim is $16,256.75; the payment type is Final. Relevant dates and reference numbers are transmitted, together with codes indicating the reasons for adjustments to amounts claimed. The individual line items claimed are also transmitted and identified as deduction, expense, or interest amounts; interest rates are also provided.

The following table provides each line of the EDI transmission that corresponds to the above business scenario. An explanation of each line is also included as a part of the table.

EDI Transmission Data	Explanation
ST*820*0001~	**820** indicates Transaction Set 820; **0001** is the Control Number and the Segment Terminator is a tilde (~).
BPR*E*1625675*C*FEW~	**E** indicates a Debit/Credit Advice with Remittance Detail; **$16,256.75** is the monetary amount; **C** indicates a credit; **FEW** indicates that the payment method is electronic funds transfer.
	The optional NTE, TRN, CUR and REF segments are not used.
DTM*007*19930624~	**007** indicates the effective; 19930624 indicates that the date is 06/24/1993.
N1*MH*US DEPT. OF HUD~	**MH** indicates the entity is a mortgage insurer; the mortgage insurer is HUD.
	Optional segment N2 is skipped.
N3*PO BOX 44807~	The mortgage insurer address is P.O. Box 44807.
N4*WASHINGTON*DC*20026~	The mortgage insurer geographic location is Washington, D.C. 20026.
	HUD does not use the optional REF segment at this position.
PER*CN*SF CLAIMS SUPPORT SERVICE CENTER*WP*(703) 235-9102~	**CN** indicates that the administrative communications contact is a General Contact; the name is SF CLAIMS SUPPORT SERVICE CENTER. **WP** indicates that the communication number is a work phone number; the number is **(703) 235-9102**.
Reserved for Future Use: PER*CN*CLAIMS EMAIL ADDRESS: *EM*FHA_SFCLAIMS@HUD.GOV~	Reserved for Future Use: **CN** indicates that the administrative communications contact is a General Contact; the name is CLAIMS EMAIL ADDRESS: **EM** indicates the contact information is an email address; the email address is FHA_SFCLAIMS@HUD.GOV.
N1*LV*SUNNYSIDE MORTGAGE CORP*62*1234567899~	**LV** indicates that the entity is a mortgage servicer; the name of the mortgage servicer is Sunnyside Mortgage Corp.; **62** indicates that the entity number is a servicing mortgagee number; the number is **1234567899**.
	Optional N2 segment is skipped.
N3*PO BOX 500000~	The mortgage company address is **P.O. Box 500000**.
N4*BIRMINGHAM*AL*35253~	The mortgage company geographic location is **Birmingham, AL 35253**.

EDI Transmission Data	Explanation
	HUD does not use the optional REF segment at this position.
PER*CN*S/F CLAIMS - AOP~	**CN** indicates that the administrative communications contact is a general contact; the contact is the **S/F Claims - Advice of Payment**.
ENT*12345~	**12345** indicates the assigned number for the entity.
N1*BW*AA SMITH~	**BW** indicates that the entity identification of the named individual is borrower (mortgagor); the borrower's name is **A. A. Smith**.
	Optional segment N2 is skipped.
N3*5200 MOSS DR~	The property address is **5200 Moss Drive**.
N4*MOBILE*AL*36609~	The geographic location of the property is **Mobile, AL 36609**.
REF*Z8*011-1000000~	**Z8** indicates that the reference number is the Insurance Certificate No. (FHA Case No.); **011-1000000** is the FHA Case No.
REF*3A*0270~	**3A** indicates that the reference number is the Section of the Act Code; the code is **0270**.
REF*33*333~	**33** indicates that the reference number is the Lender Case No. (Mortgagee Reference No.); **333** is the Lender Case No.
REF*Y4*06~	**Y4** indicates that the reference number is an Agency Claim No.; the claim type identifying number is **06**.
REF*72*00441~	**72** indicates that the reference number is a schedule reference number; the number is **00441**.
	The optional PER segment is skipped. All optional loops prior to the RMR loop are skipped.
RMR*ZZ*X*AI~	**ZZ** in the reference number qualifier position and **X** in the reference number position flag the first iteration of the RMR loop and the first use of the RMR segment in that loop. **AI** indicates full type payment. The remaining optional data elements of the RMR segment are skipped in this initial usage. The first iteration of the RMR loop is reserved to transmit adjustment message codes (NTE segment) and dates (DTM segment) related to the individual claim identified in the REF segment above carrying the FHA Case No.
NTE**1AU3,1AVA~	The optional Note Reference Code is skipped. **1AU3** is an adjustment message code indicating: CLAIM FORM WAS PREPARED AFTER THE DATE IN ITEM 10. INTEREST IS CURTAILED TO THE DATE IN ITEM 10. **1AVA** is an adjustment message code indicating:

EDI Transmission Data	Explanation
	INTEREST IS CURTAILED TO THE LATER OF THE DATE ENTERED IN ITEM 31 OR THE DEFAULT DATE.
DTM*234*19930412~	**234** indicates settlement date; the settlement date is **04/12/1993**.
DTM*050*19911030~	**050** indicates date claim received; received date is **10/30/1991**.
DTM*147*19900101~	**147** indicates due date last complete installment paid; the due date is **01/01/1990**.
RMR*IX*108A**4000000~	**IX** indicates that the reference number is an item number; **108A** is the number. Payment type is skipped; the monetary amount is **$40,000**.
RMR*IX*017B*FL*5118407~	**IX** indicates that the reference number is an item number; the item number is **017B**. **FL** indicates that the payment type is Final; the monetary amount is **$51,184.07**.
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*110B**10000~	**IX** indicates that the reference number is an item number; **110B** is the number. Payment type is skipped; the monetary amount is **$100.00**.
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*111B**20000~	**IX** indicates that the reference number is an item number; **111B** is the number. Payment type is skipped; the monetary amount is **$200.00**.
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*112B**6666~	**IX** indicates that the reference number is an item number; **112B** is the number. Payment type is skipped; the monetary amount is **$66.66**.
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*113B**13333~	**IX** indicates that the reference number is an item number; **113B** is the number. Payment type is skipped; the monetary amount is **$133.33**.
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*120B**35000~	**IX** indicates that the reference number is an item number; **120B** is the number. Payment type is skipped; the monetary amount is **$350.00**.

EDI Transmission Data	Explanation
	Optional segments NTE, REF, and DTM of the RMR loop are omitted.
RMR*IX*1000**422269~	**IX** indicates that the reference number is an item number; **1000** is the number for the interest amount. Payment type is skipped; the monetary amount is **$4,222.69**.
NTE**082500~	The first data element position of the NTE segment is skipped. The free form text data element is used to indicate the interest rate of **.082500**.
	The optional REF segment is omitted.
DTM*196*19900301~	**196** indicates Start Date (Interest From...); the date is **03/01/1990**.
DTM*197*19910301~	**197** indicates End Date (Interest To...); the date is **03/01/1991**.
SE*36*0001~	**36** indicates the number of segments transmitted in this Transaction Set; 0001 is the Transaction Set Control Number.

Transaction Set 820 Outline

The following pages contain the 820 transaction set outline.

820 Payment Order/Remittance Advice for TS 260

Outline

Functional Group ID=**RA**

Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Payment Order/Remittance Advice Transaction Set (820) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice. This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

Notes:

This Transaction Set 820, Payment Order/Remittance Advice, is formatted for use in conjunction with Transaction Set 260.

Heading:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
Must Use	010	ST	Transaction Set Header	M	1		
Must Use	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
Not Used	030	NTE	Note/Special Instruction	O	>1		
Not Used	035	TRN	Trace	O	1		c1
Not Used	040	CUR	Currency	O	1		c2
	050	REF	Reference Identification	O	>1		
	060	DTM	Date/Time Reference	O	>1		
			LOOP ID - N1			>1	
	070	N1	Name	O	1		c3
	080	N2	Additional Name Information	O	>1		
	090	N3	Address Information	O	>1		
	100	N4	Geographic Location	O	1		
Not Used	110	REF	Reference Identification	O	>1		
	120	PER	Administrative Communications Contact	O	>1		
Not Used	130	RDM	Remittance Delivery Method	O	1		
Not Used	140	DTM	Date/Time Reference	O	1		

Detail:

Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
		LOOP ID - ENT			>1	

Electronic Data Interchange

	010	ENT	Entity	O	1	n1, c4
			LOOP ID - NM1		>1	
	020	NM1	Individual or Organizational Name	O	1	c5
Not Used	030	N2	Additional Name Information	O	>1	
	040	N3	Address Information	O	>1	
	050	N4	Geographic Location	O	1	
	060	REF	Reference Identification	O	>1	
Not Used	070	PER	Administrative Communications Contact	O	>1	
			LOOP ID - ADX		>1	
Not Used	080	ADX	Adjustment	O	1	c6
Not Used	090	NTE	Note/Special Instruction	O	>1	
Not Used	100	PER	Administrative Communications Contact	O	>1	
Not Used	105	DTM	Date/Time Reference	O	1	
			LOOP ID - REF		>1	
Not Used	110	REF	Reference Identification	O	1	
Not Used	120	DTM	Date/Time Reference	O	>1	
			LOOP ID - IT1		>1	
Not Used	130	IT1	Baseline Item Data (Invoice)	O	1	c7
			LOOP ID - REF		>1	
Not Used	140	REF	Reference Identification	O	1	
Not Used	141	DTM	Date/Time Reference	O	1	
			LOOP ID - SAC		>1	
Not Used	142	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	143	TXI	Tax Information	O	>1	
			LOOP ID - SLN		>1	
Not Used	144	SLN	Subline Item Detail	O	1	
			LOOP ID - REF		>1	
Not Used	145	REF	Reference Identification	O	1	
Not Used	146	DTM	Date/Time Reference	O	>1	
			LOOP ID - SAC		>1	
Not Used	147	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	148	TXI	Tax Information	O	>1	
			LOOP ID - RMR		>1	
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1	c8
	160	NTE	Note/Special Instruction	O	>1	
Not Used	170	REF	Reference Identification	O	>1	
	180	DTM	Date/Time Reference	O	>1	
			LOOP ID - IT1		>1	
Not Used	190	IT1	Baseline Item Data (Invoice)	O	1	c9
			LOOP ID - REF		>1	
Not Used	200	REF	Reference Identification	O	1	
Not Used	201	DTM	Date/Time Reference	O	1	
			LOOP ID - SAC		>1	
Not Used	202	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	203	TXI	Tax Information	O	>1	

Electronic Data Interchange

			LOOP ID - SLN			>1
Not Used	204	SLN	Subline Item Detail	O	1	
			LOOP ID - REF			>1
Not Used	205	REF	Reference Identification	O	1	
Not Used	206	DTM	Date/Time Reference	O	>1	
			LOOP ID - SAC			>1
Not Used	207	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	208	TXI	Tax Information	O	>1	
			LOOP ID - ADX			>1
Not Used	210	ADX	Adjustment	O	1	c10
Not Used	220	NTE	Note/Special Instruction	O	>1	
Not Used	230	PER	Administrative Communications Contact	O	>1	
			LOOP ID - REF			>1
Not Used	240	REF	Reference Identification	O	1	
Not Used	250	DTM	Date/Time Reference	O	>1	
			LOOP ID - IT1			>1
Not Used	260	IT1	Baseline Item Data (Invoice)	O	1	c11
			LOOP ID - REF			>1
Not Used	270	REF	Reference Identification	O	1	
Not Used	271	DTM	Date/Time Reference	O	1	
			LOOP ID - SAC			>1
Not Used	272	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	273	TXI	Tax Information	O	>1	
			LOOP ID - SLN			>1
Not Used	274	SLN	Subline Item Detail	O	1	
			LOOP ID - REF			>1
Not Used	275	REF	Reference Identification	O	1	
Not Used	276	DTM	Date/Time Reference	O	>1	
			LOOP ID - SAC			>1
Not Used	277	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	278	TXI	Tax Information	O	>1	
			LOOP ID - TXP			>1
Not Used	280	TXP	Tax Payment	O	1	n2
Not Used	285	TXI	Tax Information	O	>1	
			LOOP ID - DED			>1
Not Used	287	DED	Deductions	O	1	n3
			LOOP ID - LX			>1
Not Used	290	LX	Assigned Number	O	1	n4
Not Used	295	REF	Reference Identification	O	>1	
Not Used	300	TRN	Trace	O	>1	
			LOOP ID - NM1			>1
Not Used	305	NM1	Individual or Organizational Name	O	1	
Not Used	310	REF	Reference Identification	O	>1	
Not Used	315	G53	Maintenance Type	O	1	
			LOOP ID - AIN			>1
Not Used	320	AIN	Income	O	1	

Electronic Data Interchange

Not Used	325	QTY	Quantity	O	>1	
Not Used	330	DTP	Date or Time or Period	O	>1	
			LOOP ID - PEN		>1	
Not Used	335	PEN	Pension Information	O	1	
Not Used	340	AMT	Monetary Amount	O	>1	
Not Used	345	DTP	Date or Time or Period	O	>1	
			LOOP ID - INV		>1	
Not Used	350	INV	Investment Vehicle Selection	O	1	
Not Used	355	DTP	Date or Time or Period	O	>1	
			LOOP ID - N9		1	
Not Used	360	N9	Reference Identification	O	1	n5
			LOOP ID - AMT		>1	
Not Used	370	AMT	Monetary Amount	O	1	c12
Not Used	380	REF	Reference Identification	O	>1	
			LOOP ID - N1		>1	
Not Used	390	N1	Name	O	1	
Not Used	400	REF	Reference Identification	O	>1	
			LOOP ID - EMS		>1	
Not Used	410	EMS	Employment Position	O	1	
Not Used	420	ATN	Attendance	O	>1	
Not Used	430	AIN	Income	O	>1	
Not Used	440	PYD	Payroll Deduction	O	>1	
			LOOP ID - RYL		>1	
Not Used	450	RYL	Royalty Payment	O	1	n6
			LOOP ID - NM1		>1	
Not Used	460	NM1	Individual or Organizational Name	O	1	
			LOOP ID - LOC		>1	
Not Used	470	LOC	Location	O	1	
			LOOP ID - PID		>1	
Not Used	480	PID	Product/Item Description	O	1	
Not Used	490	DTM	Date/Time Reference	O	1	
			LOOP ID - PCT		>1	
Not Used	500	PCT	Percent Amounts	O	1	
Not Used	510	QTY	Quantity	O	1	
			LOOP ID - AMT		>1	
Not Used	520	AMT	Monetary Amount	O	1	
Not Used	530	ADX	Adjustment	O	>1	
			LOOP ID - ASM		1	
Not Used	540	ASM	Amount and Settlement Method	O	1	
Not Used	550	ADX	Adjustment	O	1	

Summary:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
Must Use	010	SE	Transaction Set Trailer	M	1		

Transaction Set Notes

1.   The ENT loop is for vendor or consumer third party consolidated payments.

2.   The TXP loop is for tax payments.
3.   The DED loop is for child support payments.
4.   The LX loop is for pension payments.
5.   The N9 loop is for payroll payments.
6.   The RYL loop is for royalty payments.

Transaction Set Comments

1.   The TRN segment is used to uniquely identify a payment order/remittance advice.
2.   The CUR segment does not initiate a foreign exchange transaction.
3.   The N1 loop allows for name/address information for the payer and payee, which would be utilized to address remittance(s) for delivery.
4.   ENT09 may contain the payee's accounts receivable customer number.
5.   Allowing the NM1 segment to repeat in this area allows the paying entity within a payer and the paid entity within a payee to be identified (not the payer and payee).
6.   This ADX loop contains adjustment items, which are not netted to an RMR segment in this transaction set.
7.   Loop IT1 within the ADX loop is the adjustment line item detail loop.
8.   Loop RMR is for open items being referenced or for payment on account.
9.   Loop IT1 within the RMR loop is the remittance line item detail loop.
10. This ADX loop can only contain adjustment information for the immediately preceding RMR segment and affects the amount (RMR04) calculation. If this adjustment amount is not netted to the immediately preceding RMR, use the outer ADX loop (position 080).
11. Loop IT1 within the ADX loop is the adjustment line item detail loop.
12. The AMT segment can be used to provide information about allocation or distribution of gross pay that is split across multiple payment orders.

Data Mapping Guide

The following data-mapping guide for TS 820 for TS 260 is based on version 004010 of TS 820 as defined by the X12 standard. The guide presents essential information for each of the segments and the constituent data elements.

Data Mapping Guide
Transaction Set 820
Application Advice

Segment:	**ST** **Transaction Set Header**
Position:	010
Loop:	
Level:	Heading:
Usage:	Mandatory
Max Use:	1
Purpose:	To indicate the start of a transaction set and to assign a control number
Syntax Notes:	
Semantic Notes:	**1** The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).
Comments:	
Notes:	The ST segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	**ST01**	**143**	**Transaction Set Identifier Code**	**M**	**ID 3/3**
			Code uniquely identifying a Transaction Set		
			820 Payment Order/Remittance Advice		
Must Use	**ST02**	**329**	**Transaction Set Control Number**	**M**	**AN 4/9**
			Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set		
			NOTE: The control number is assigned by the sender (HUD). It should be sequential within the functional group to aid in error recovery and research. The control number in the ST segment (ST02) must be identical to the control number in the SE segment (SE02) for each transaction.		

Segment:	**BPR** Beginning Segment for Payment Order/Remittance Advice
Position:	020
Loop:	
Level:	Heading:
Usage:	Mandatory
Max Use:	1
Purpose:	To indicate the beginning of a Payment Order/Remittance Advice Transaction Set and total payment amount, or to enable related transfer of funds and/or information from payer to payee to occur

Syntax Notes:	1	If either BPR06 or BPR07 is present, then the other is required.
	2	If BPR08 is present, then BPR09 is required.
	3	If either BPR12 or BPR13 is present, then the other is required.
	4	If BPR14 is present, then BPR15 is required.
	5	If either BPR18 or BPR19 is present, then the other is required.
	6	If BPR20 is present, then BPR21 is required.
Semantic Notes:	1	BPR02 specifies the payment amount.
	2	When using this transaction set to initiate a payment, all or some of BPR06 through BPR16 may be required, depending on the conventions of the specific financial channel being used. BPR06 and BPR07 relate to the originating depository financial institution (ODFI).
	3	BPR08 is a code identifying the type of bank account or other financial asset.
	4	BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.
	5	BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).
	6	BPR14 is a code identifying the type of bank account or other financial asset.
	7	BPR15 is the account number of the receiving company to be debited or credited with the payment order.
	8	BPR16 is the date the originating company intends for the transaction to be settled (i.e., Payment Effective Date).
	9	BPR17 is a code identifying the business reason for this payment.
	10	BPR18, BPR19, BPR20 and BPR21, if used, identify a third bank identification number and account to be used for return items only.
	11	BPR20 is a code identifying the type of bank account or other financial asset.
Comments:		
Notes:		The BPR segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	BPR01	305	**Transaction Handling Code**	**M**	**ID 1/2**
			Code designating the action to be taken by all parties		
			E Debit/Credit Advice with Remittance Detail		
Must Use	BPR02	782	**Monetary Amount**	**M**	**R 1/18**
			Monetary amount		
			Specifies payment amount for entire transaction set. The FHA Total Payment is entered here.		
Must Use	BPR03	478	**Credit/Debit Flag Code**	**M**	**ID 1/1**
			Code indicating whether amount is a credit or debit		
			C Credit		
Must Use	BPR04	591	**Payment Method Code**	**M**	**ID 3/3**
			Code identifying the method for the movement of payment instructions		

Electronic Data Interchange

FEW Electronic Funds Transfer
NON Non-payment for amounts less than $1 or Non-payment because the mortgagee is not enrolled with HUD for EFT.
ZZZ Debenture (including cash adjustment)

ACH	Automated Clearing House (ACH)	
BKW	Book Entry	
CHK	Check	
FEW	Federal Reserve Funds/Wire Transfer - Repetitive	
NON	Non-Payment Data	
ZZZ	Mutually Defined	

	BPR05	812	**Payment Format Code**	**O**	**ID 1/10**

Code identifying the payment format to be used

Reserved for Future Use

CCP	Cash Concentration/Disbursement plus Addenda (CCD+) (ACH)	

Not Used	BPR06	506	**(DFI) ID Number Qualifier**	**X**	**ID 2/2**

Code identifying the type of identification number of Depository Financial Institution (DFI)
Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	BPR07	507	**(DFI) Identification Number**	**X**	**AN 3/12**

Depository Financial Institution (DFI) identification number

Not Used	BPR08	569	**Account Number Qualifier**	**O**	**ID 1/3**

Code indicating the type of account

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	BPR09	508	**Account Number**	**X**	**AN 1/35**

Account number assigned

Not Used	BPR10	509	**Originating Company Identifier**	**O**	**AN 10/10**

A unique identifier designating the company initiating the funds transfer instructions. The first character is one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (DUNS), or a user assigned number; the ICD for an EIN is 1, DUNS is 3, user assigned number is 9

Not Used	BPR11	510	**Originating Company Supplemental Code**	**O**	**AN 9/9**

A code defined between the originating company and the originating depository financial institution (ODFI) that uniquely identifies the company initiating the transfer instructions

Not Used	BPR12	506	**(DFI) ID Number Qualifier**	**X**	**ID 2/2**

Code identifying the type of identification number of Depository Financial Institution (DFI)
Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	BPR13	507	**(DFI) Identification Number**	**X**	**AN 3/12**

Depository Financial Institution (DFI) identification number

Not Used	BPR14	569	**Account Number Qualifier**	**O**	**ID 1/3**

Code indicating the type of account

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	BPR15	508	**Account Number**	**X**	**AN 1/35**

Account number assigned

Not Used	BPR16	373	**Date**	**O**	**DT 8/8**

Date expressed as CCYYMMDD

Electronic Data Interchange

Not Used   **BPR17**   **1048**   **Business Function Code**   **O**   **ID 1/3**
Code identifying the business reason for this payment

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used   **BPR18**   **506**   **(DFI) ID Number Qualifier**   **X**   **ID 2/2**
Code identifying the type of identification number of Depository Financial
Institution (DFI)
Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used   **BPR19**   **507**   **(DFI) Identification Number**   **X**   **AN 3/12**
Depository Financial Institution (DFI) identification number

Not Used   **BPR20**   **569**   **Account Number Qualifier**   **O**   **ID 1/3**
Code indicating the type of account

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used   **BPR21**   **508**   **Account Number**   **X**   **AN 1/35**
Account number assigned

Segment:	**REF** Reference Identification	
Position:	050	
Loop:		
Level:	Heading:	
Usage:	Optional	
Max Use:	>1	
Purpose:	To specify identifying information	
Syntax Notes:	**1**	At least one of REF02 or REF03 is required.
	2	If either C04003 or C04004 is present, then the other is required.
	3	If either C04005 or C04006 is present, then the other is required.
Semantic Notes:	**1**	REF04 contains data relating to the value cited in REF02.
Comments:		
Notes:	This REF segment may be used for a Reference Number that applies to ALL cases referred to in the Transaction Set. (At present, no use is assigned to this segment.)	

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	**REF01**	**128**	**Reference Identification Qualifier**	**M**	**ID 2/3**
			Code qualifying the Reference Identification		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
	REF02	**127**	**Reference Identification**	**X**	**AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
Not Used	**REF03**	**352**	**Description**	**X**	**AN 1/80**
			A free-form description to clarify the related data elements and their content		
Not Used	**REF04**	**C040**	**Reference Identifier**	**O**	
			To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier		
Not Used	**C04001**	**128**	**Reference Identification Qualifier**	**M**	**ID 2/3**
			Code qualifying the Reference Identification		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**C04002**	**127**	**Reference Identification**	**M**	**AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
Not Used	**C04003**	**128**	**Reference Identification Qualifier**	**X**	**ID 2/3**
			Code qualifying the Reference Identification		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**C04004**	**127**	**Reference Identification**	**X**	**AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
Not Used	**C04005**	**128**	**Reference Identification Qualifier**	**X**	**ID 2/3**
			Code qualifying the Reference Identification		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**C04006**	**127**	**Reference Identification**	**X**	**AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		

Segment:	**DTM** Date/Time Reference	
Position:	060	
Loop:		
Level:	Heading:	
Usage:	Optional	
Max Use:	>1	
Purpose:	To specify pertinent dates and times	
Syntax Notes:	1	At least one of DTM02 DTM03 or DTM05 is required.
	2	If DTM04 is present, then DTM03 is required.
	3	If either DTM05 or DTM06 is present, then the other is required.
Semantic Notes:		
Comments:		

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	DTM01	374	**Date/Time Qualifier**	M	ID 3/3
			Code specifying type of date or time, or both date and time		
			007 Effective		
	DTM02	373	**Date**	X	DT 8/8
			Date expressed as CCYYMMDD		
			Advice of Payment Date		
Not Used	DTM03	337	**Time**	X	TM 4/8
			Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)		
Not Used	DTM04	623	**Time Code**	O	ID 2/2
			Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	DTM05	1250	**Date Time Period Format Qualifier**	X	ID 2/3
			Code indicating the date format, time format, or date and time format		
			D8 Date Expressed in Format CCYYMMDD		
Not Used	DTM06	1251	**Date Time Period**	X	AN 1/35
			Expression of a date, a time, or range of dates, times or dates and times		

Segment:	**N1** Name
Position:	070
Loop:	N1 Optional
Level:	Heading:
Usage:	Optional
Max Use:	1
Purpose:	To identify a party by type of organization, name, and code
Syntax Notes:	1 At least one of N102 or N103 is required.
	2 If either N103 or N104 is present, then the other is required.
Semantic Notes:	
Comments:	1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.
	2 N105 and N106 further define the type of entity in N101.
Notes:	THIS N1 SEGMENT IDENTIFIES THE SENDER (HUD) AND RECEIVER (TRADING PARTNER).

Data Element Summary

	Ref. Des.	Data Element	Name		Attributes
Must Use	**N101**	**98**	**Entity Identifier Code**	**M**	**ID 2/3**
			Code identifying an organizational entity, a physical location, property or an individual		
			Servicing Mortgagee: LV		
			HUD - MH		
			Holding Mortgagee: MM		
			LV Loan Servicer		
			MH Mortgage Insurer		
			MM Mortgage Company		
			A business entity that is responsible for originating and servicing mortgage loans		
	N102	**93**	**Name**	**X**	**AN 1/60**
			Free-form name		
	N103	**66**	**Identification Code Qualifier**	**X**	**ID 1/2**
			Code designating the system/method of code structure used for Identification Code (67)		
			61 Holding Mortgagee Number		
			62 Servicing Mortgagee Number		
	N104	**67**	**Identification Code**	**X**	**AN 2/80**
			Code identifying a party or other code		
			For mortgagee, HUD-assigned mortgagee number is shown. For HUD, no number is necessary.		
Not Used	**N105**	**706**	**Entity Relationship Code**	**O**	**ID 2/2**
			Code describing entity relationship		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**N106**	**98**	**Entity Identifier Code**	**O**	**ID 2/3**
			Code identifying an organizational entity, a physical location, property or an individual		
			Refer to 004010 Data Element Dictionary for acceptable code values.		

Electronic Data Interchange

Segment:	**N2** Additional Name Information
Position:	080
Loop:	N1 Optional
Level:	Heading:
Usage:	Optional
Max Use:	>1
Purpose:	To specify additional names or those longer than 35 characters in length
Syntax Notes:	
Semantic Notes:	
Comments:	
Notes:	This N2 segment accommodates additional name information for the sending party (HUD) and receiving party (Trading Partner).

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**N201**	**93**	**Name** Free-form name	**M AN 1/60**
			Used if additional characters are required.	
	N202	**93**	**Name** Free-form name	**O AN 1/60**

Electronic Data Interchange

Segment:	**N3** Address Information
Position:	090
Loop:	N1 Optional
Level:	Heading:
Usage:	Optional
Max Use:	>1
Purpose:	To specify the location of the named party
Syntax Notes:	
Semantic Notes:	
Comments:	
Notes:	This segment is used to provide address information for the sending party (HUD) and the receiving party (Trading Partner).

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	**N301**	**166**	**Address Information**	**M**	**AN 1/55**
			Address information		
	N302	**166**	**Address Information**	**O**	**AN 1/55**
			Address information		

Segment:	**N4** Geographic Location
Position:	100
Loop:	N1 Optional
Level:	Heading:
Usage:	Optional
Max Use:	1
Purpose:	To specify the geographic place of the named party
Syntax Notes:	1 If N406 is present, then N405 is required.
Semantic Notes:	
Comments:	1 A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.
	2 N402 is required only if city name (N401) is in the U.S. or Canada.
Notes:	This segment is used to provide the geographical location for the sending party (HUD) and the receiving party (Trading Partner).

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
	N401	**19**	**City Name**	**O**	**AN 2/30**
			Free-form text for city name		
	N402	**156**	**State or Province Code**	**O**	**ID 2/2**
			Code (Standard State/Province) as defined by appropriate government agency		
	N403	**116**	**Postal Code**	**O**	**ID 3/15**
			Code defining international postal zone code excluding punctuation and blanks (zip code for United States)		
Not Used	**N404**	**26**	**Country Code**	**O**	**ID 2/3**
			Code identifying the country		
Not Used	**N405**	**309**	**Location Qualifier**	**X**	**ID 1/2**
			Code identifying type of location		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**N406**	**310**	**Location Identifier**	**O**	**AN 1/30**
			Code which identifies a specific location		

Segment:		**PER** Administrative Communications Contact		
Position:	120			
Loop:	N1	Optional		
Level:	Heading:			
Usage:	Optional			
Max Use:	>1			
Purpose:	To identify a person or office to whom administrative communications should be directed			
Syntax Notes:	1	If either PER03 or PER04 is present, then the other is required.		
	2	If either PER05 or PER06 is present, then the other is required.		
	3	If either PER07 or PER08 is present, then the other is required.		
Semantic Notes:				
Comments:				
Notes:	This PER segment is used for sender (HUD) and receiver (Trading Partner) contact names.			

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	**PER01**	**366**	**Contact Function Code**	**M**	**ID 2/2**
			Code identifying the major duty or responsibility of the person or group named		
			CN General Contact		
	PER02	**93**	**Name**	**O**	**AN 1/60**
			Free-form name		
			Trading Partner Contact Name is SF CLAIMS SUPPORT SERVICE CENTER. CLAIMS EMAIL ADDRESS: is Reserved For Future Use.		
	PER03	**365**	**Communication Number Qualifier**	**X**	**ID 2/2**
			Code identifying the type of communication number		
			WP is used to qualify HUD's communications number. EM is used to qualify HUD's email address (Reserved for Future Use)		
			WP Work Phone Number		
			EM Electronic Mail (Reserved for Future Use)		
	PER04	**364**	**Communication Number**	**X**	**AN 1/80**
			Complete communications number including country or area code when applicable		
			In the PER segment describing HUD (703) 235-9102 is entered. Reserved for Future Use is the Email Address: FHA_SFCLAIMS@HUD.GOV Note: In the PER segment describing HUD In the PER segment describing the mortgagee both PER03 and PER04 are skipped.		
Not Used	**PER05**	**365**	**Communication Number Qualifier**	**X**	**ID 2/2**
			Code identifying the type of communication number		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**PER06**	**364**	**Communication Number**	**X**	**AN 1/80**
			Complete communications number including country or area code when applicable		
Not Used	**PER07**	**365**	**Communication Number Qualifier**	**X**	**ID 2/2**
			Code identifying the type of communication number		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**PER08**	**364**	**Communication Number**	**X**	**AN 1/80**
			Complete communications number including country or area code when applicable		

Electronic Data Interchange

| Not Used | PER09 | 443 | **Contact Inquiry Reference** | O | AN 1/20 |

Additional reference number or description to clarify a contact number

Segment:	# ENT Entity
Position:	010
Loop:	ENT Optional
Level:	Detail:
Usage:	Optional
Max Use:	1
Purpose:	To designate the entities which are parties to a transaction and specify a reference meaningful to those entities
Syntax Notes:	1 If any of ENT02 ENT03 or ENT04 is present, then all are required.
	2 If any of ENT05 ENT06 or ENT07 is present, then all are required.
	3 If either ENT08 or ENT09 is present, then the other is required.
Semantic Notes:	
Comments:	1 This segment allows for the grouping of data by entity/entities at or within a master/masters. A master (e.g., an organization) can be comprised of numerous subgroups (e.g., entities). This master may send grouped data to another master (e.g., an organization), which is comprised of one or more entities. Groupings are as follows:
	(1) Single/Single: Only ENT01 is necessary, because there is a single entity (the sending master) communicating with a single entity (the receiving master).
	(2) Single/Multiple: ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master. The sending master is a single entity, so no other data elements need be used.
	(3) Multiple/Single: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. The receiving master is a single entity, so no other data elements need be used.
	(4) Multiple/Multiple: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master.
	This segment also allows for the transmission of a unique reference number that is meaningful between the entities.
Notes:	This ENT segment identifies the payee.

Data Element Summary

Ref. Des.	Data Element	Name	Attributes	
ENT01	**554**	**Assigned Number**	O	N0 1/6
		Number assigned for differentiation within a transaction set		
		Will contain the first five digits of mortgagee number assigned by HUD.		
Not Used	**ENT02**	**98**	**Entity Identifier Code**	X ID 2/3
		Code identifying an organizational entity, a physical location, property or an individual		
		Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**ENT03**	**66**	**Identification Code Qualifier**	X ID 1/2
		Code designating the system/method of code structure used for Identification Code (67)		
		Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**ENT04**	**67**	**Identification Code**	X AN 2/80
		Code identifying a party or other code		
Not Used	**ENT05**	**98**	**Entity Identifier Code**	X ID 2/3
		Code identifying an organizational entity, a physical location, property or an individual		

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	ENT06	66	**Identification Code Qualifier**	X	ID 1/2

Code designating the system/method of code structure used for Identification Code (67)

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	ENT07	67	**Identification Code**	X	AN 2/80

Code identifying a party or other code

Not Used	ENT08	128	**Reference Identification Qualifier**	X	ID 2/3

Code qualifying the Reference Identification

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	ENT09	127	**Reference Identification**	X	AN 1/30

Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

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Electronic Data Interchange

Segment:	**NM1** Individual or Organizational Name
Position:	020
Loop:	NM1 Optional
Level:	Detail:
Usage:	Optional
Max Use:	1
Purpose:	To supply the full name of an individual or organizational entity
Syntax Notes:	1 If either NM108 or NM109 is present, then the other is required.
	2 If NM111 is present, then NM110 is required.
Semantic Notes:	1 NM102 qualifies NM103.
Comments:	1 NM110 and NM111 further define the type of entity in NM101.
Notes:	This N1 segment identifies the mortgagor.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	NM101	98	**Entity Identifier Code**	M	ID 2/3
			Code identifying an organizational entity, a physical location, property or an individual		
			BW Borrower		
Must Use	NM102	1065	**Entity Type Qualifier**	M	ID 1/1
			Code qualifying the type of entity		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
	NM103	1035	**Name Last or Organization Name**	O	AN 1/35
			Individual last name or organizational name		
			Mortgagor's last name.		
	NM104	1036	**Name First**	O	AN 1/25
			Individual first name		
			Mortgagor's first name.		
Not Used	NM105	1037	**Name Middle**	O	AN 1/25
			Individual middle name or initial		
Not Used	NM106	1038	**Name Prefix**	O	AN 1/10
			Prefix to individual name		
Not Used	NM107	1039	**Name Suffix**	O	AN 1/10
			Suffix to individual name		
Not Used	NM108	66	**Identification Code Qualifier**	X	ID 1/2
			Code designating the system/method of code structure used for Identification Code (67)		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	NM109	67	**Identification Code**	X	AN 2/80
			Code identifying a party or other code		
Not Used	NM110	706	**Entity Relationship Code**	X	ID 2/2
			Code describing entity relationship		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	NM111	98	**Entity Identifier Code**	O	ID 2/3
			Code identifying an organizational entity, a physical location, property or an individual		
			Refer to 004010 Data Element Dictionary for acceptable code values.		

Segment:	**N3** Address Information		
Position:	040		
Loop:	NM1	Optional	
Level:	Detail:		
Usage:	Optional		
Max Use:	>1		
Purpose:	To specify the location of the named party		
Syntax Notes:			
Semantic Notes:			
Comments:			
Notes:	This N3 segment is used for the real estate property address.		

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**N301**	**166**	**Address Information** Address information	**M AN 1/55**
	N302	**166**	**Address Information** Address information	**O AN 1/55**

Segment:	**N4** Geographic Location	
Position:	050	
Loop:	NM1	Optional
Level:	Detail:	
Usage:	Optional	
Max Use:	1	
Purpose:	To specify the geographic place of the named party	
Syntax Notes:	1	If N406 is present, then N405 is required.
Semantic Notes:		
Comments:	1	A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.
	2	N402 is required only if city name (N401) is in the U.S. or Canada.
Notes:	This N4 segment is used for the geographic location of the real estate property.	

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
	N401	**19**	**City Name**	**O**	**AN 2/30**
			Free-form text for city name		
	N402	**156**	**State or Province Code**	**O**	**ID 2/2**
			Code (Standard State/Province) as defined by appropriate government agency		
	N403	**116**	**Postal Code**	**O**	**ID 3/15**
			Code defining international postal zone code excluding punctuation and blanks (zip code for United States)		
Not Used	**N404**	**26**	**Country Code**	**O**	**ID 2/3**
			Code identifying the country		
Not Used	**N405**	**309**	**Location Qualifier**	**X**	**ID 1/2**
			Code identifying type of location		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	**N406**	**310**	**Location Identifier**	**O**	**AN 1/30**
			Code which identifies a specific location		

Segment:	**REF** Reference Identification		
Position:	060		
Loop:	NM1	Optional	
Level:	Detail:		
Usage:	Optional		
Max Use:	>1		
Purpose:	To specify identifying information		
Syntax Notes:	1	At least one of REF02 or REF03 is required.	
	2	If either C04003 or C04004 is present, then the other is required.	
	3	If either C04005 or C04006 is present, then the other is required.	
Semantic Notes:	1	REF04 contains data relating to the value cited in REF02.	
Comments:			
Notes:	This REF segment is used to provide individual case level identifying numbers such as FHA Case Number, Section of the Act Code, Mortgagee Reference Number, and Schedule Number. It will also be used to indicate claim type.		

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	REF01	128	**Reference Identification Qualifier**	**M**	**ID 2/3**
			Code qualifying the Reference Identification		
			Mortgagee Reference No.: 33 Claim Type: Y4 Schedule No.: 72		
			33 Lender Case Number		
			3A Section of the National Housing Act Code		
			A code taken from the Mortgage Insurance Certificate indicating the specific National Housing Act Program under which the mortgage is insured		
			72 Schedule Reference Number		
			Identifies a number for a program schedule (for example, a logic type of network) or working schedule to complete a specific task or set of tasks		
			Y4 Agency Claim Number		
			Z8 Federal Housing Administration Case Number		
			The unique loan number assigned by the Federal Housing Administration (FHA) to each FHA loan		
	REF02	127	**Reference Identification**	**X**	**AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
			Reference numbers shown here, (claim type number) 01, 02, 03, 04, 06, 07, will be two digits.		
Not Used	REF03	352	**Description**	**X**	**AN 1/80**
			A free-form description to clarify the related data elements and their content		
Not Used	REF04	C040	**Reference Identifier**	**O**	
			To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier		
Not Used	C04001	128	**Reference Identification Qualifier**	**M**	**ID 2/3**
			Code qualifying the Reference Identification		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	C04002	127	**Reference Identification**	**M**	**AN 1/30**

Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

Not Used	**C04003**	**128**	**Reference Identification Qualifier**	**X**	**ID 2/3**

Code qualifying the Reference Identification

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	**C04004**	**127**	**Reference Identification**	**X**	**AN 1/30**

Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

Not Used	**C04005**	**128**	**Reference Identification Qualifier**	**X**	**ID 2/3**

Code qualifying the Reference Identification

Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	**C04006**	**127**	**Reference Identification**	**X**	**AN 1/30**

Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

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Electronic Data Interchange

Segment:	**RMR** Remittance Advice Accounts Receivable Open Item Reference
Position:	150
Loop:	RMR Optional
Level:	Detail:
Usage:	Optional
Max Use:	1
Purpose:	To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail
Syntax Notes:	1 If either RMR01 or RMR02 is present, then the other is required.
	2 If either RMR07 or RMR08 is present, then the other is required.
Semantic Notes:	1 If RMR03 is present, it specifies how the cash is to be applied.
	2 RMR04 is the amount paid.
	3 RMR05 is the amount of invoice (including charges, less allowance) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items.
	4 RMR06 is the amount of discount taken.
	5 RMR08, if present, represents an interest penalty payment, amount late interest paid, or amount anticipation.
Comments:	1 Parties using this segment should agree on the content of RMR01 and RMR02 prior to initiating communication.
	2 If RMR03 is not present, this is a payment for an open item. If paying an open item, RMR02 must be present. If not paying a specific open item, RMR04 must be present.
	3 RMR05 may be needed by some payees to distinguish between duplicate reference numbers.
Notes:	The first iteration of the RMR loop is used to transmit information pertinent to the entire claim. This includes the Payment Action Code (RMR segment), claim level dates (DTM segment), and Adjustment Reason Codes (NTE segment). The first iteration of the RMR loop is flagged for the recipient by using ZZ in RMR01 and X in RMR02.

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
RMR01	128	**Reference Identification Qualifier**	X ID 2/3
		Code qualifying the Reference Identification	
		NOTE: For the first iteration of RMR loop, ZZ appears in RMR01 and X in RMR02. No line items are transmitted in the first iteration.	
		IX Item Number	
RMR02	127	**Reference Identification**	X AN 1/30
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
		Subsequent iterations of the RMR loop are used to send line item data for values greater than zero. IX is used in RMR01. For the Reference Number in RMR02, a combination of the referenced line item number plus the letter A for Deduction, B for Expense, or C for interest is used (e.g., 109A indicates an Escrow Balance deduction). A list of line item numbers is provided at the end of this Mapping Document.	
		In the FIRST RMR segment for a case ONLY, the payment action type is shown for all RMR segments of that case.	
RMR03	482	**Payment Action Code**	O ID 2/2
		Code specifying the accounts receivable open item(s), if any, to be included in the cash application.	
		Code AI indicates FULL RESERVE (paid from Reserve Account).	

Electronic Data Interchange

Code AJ indicates SUPPLEMENTAL.

AI	Amount Paid Inclusive of Discounts and Adjustments
AJ	Adjustment
FL	Final
PI	Pay Item
PP	Partial Payment

	RMR04	**782**	**Monetary Amount**	**O**	**R 1/18**

Monetary amount

For the first iteration of the RMR loop RMR04 is not used; in subsequent iterations RMR04 contains the monetary amount identified in RMR01 and RMR02.
If the sum of all RMR credits and debits is greater than $1.00 and BPR04 is "NON," your organization has not enrolled with HUD for EFT. If the sum of all RMR credits and debits is less than $1.00, HUD will not make a payment.

Not Used	**RMR05**	**782**	**Monetary Amount**	**O**	**R 1/18**

Monetary amount

Not Used	**RMR06**	**782**	**Monetary Amount**	**O**	**R 1/18**

Monetary amount

Not Used	**RMR07**	**426**	**Adjustment Reason Code**	**X**	**ID 2/2**

Code indicating reason for debit or credit memo or adjustment to invoice, debit or credit memo, or payment
Refer to 004010 Data Element Dictionary for acceptable code values.

Not Used	**RMR08**	**782**	**Monetary Amount**	**X**	**R 1/18**

Monetary amount

Electronic Data Interchange

Segment:	**NTE** Note/Special Instruction
Position:	160
Loop:	RMR Optional
Level:	Detail:
Usage:	Optional
Max Use:	>1
Purpose:	To transmit information in a free-form format, if necessary, for comment or special instruction
Syntax Notes:	
Semantic Notes:	
Comments:	1 The NTE segment permits free-form information/data, which, under ANSI X12 standard implementations, is not machine processable. The use of the NTE segment should therefore be avoided, if at all possible, in an automated environment.
Notes:	In the first iteration of the RMR loop, this NTE segment is used to transmit Adjustment Reason Codes. In subsequent iterations of the RMR loop, this segment is used to transmit the interest rate for a line item in the preceding RMR segment.
	A list of Adjustment Reason Codes is provided at the end of this Mapping Document.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Not Used	NTE01	363	**Note Reference Code**	O ID 3/3

Code identifying the functional area or purpose for which the note applies

Not used by HUD.

Refer to 004010 Data Element Dictionary for acceptable code values.

	Ref. Des.	Data Element	Name	Attributes
Must Use	NTE02	352	**Description**	M AN 1/80

A free-form description to clarify the related data elements and their content

Interest rates are shown in NTE segment for each RMR segment containing a line item to which an interest rate applies. NTE01 is omitted, and for NTE02 the rate is entered: e.g. 107500.

Segment:	**DTM** Date/Time Reference
Position:	180
Loop:	RMR Optional
Level:	Detail:
Usage:	Optional
Max Use:	>1
Purpose:	To specify pertinent dates and times
Syntax Notes:	1 At least one of DTM02 DTM03 or DTM05 is required.
	2 If DTM04 is present, then DTM03 is required.
	3 If either DTM05 or DTM06 is present, then the other is required.
Semantic Notes:	
Comments:	
Notes:	In the first iteration of the RMR loop ONLY, this DTM segment is used to indicate dates related to the individual case.
	This segment is also used to transmit the "From-To" dates associated with an interest amount.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
Must Use	DTM01	374	**Date/Time Qualifier**	M	ID 3/3
			Code specifying type of date or time, or both date and time		
			Date Claim Received (050)		
			Interest From (196)		
			Interest To (197)		
			050 Received		
			147 Due Date Last Complete Installment Paid		
			The date last complete principal and interest mortgage payment made was due		
			196 Start		
			197 End		
			234 Settlement Date		
	DTM02	373	**Date**	X	DT 8/8
			Date expressed as CCYYMMDD		
Not Used	DTM03	337	**Time**	X	TM 4/8
			Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)		
Not Used	DTM04	623	**Time Code**	O	ID 2/2
			Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	DTM05	1250	**Date Time Period Format Qualifier**	X	ID 2/3
			Code indicating the date format, time format, or date and time format		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
Not Used	DTM06	1251	**Date Time Period**	X	AN 1/35
			Expression of a date, a time, or range of dates, times or dates and times		

Electronic Data Interchange

Segment:	**SE** Transaction Set Trailer
Position:	010
Loop:	
Level:	Summary:
Usage:	Mandatory
Max Use:	1
Purpose:	To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments)
Syntax Notes:	
Semantic Notes:	
Comments:	**1** SE is the last segment of each transaction set.
Notes:	The SE segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**SE01**	**96**	**Number of Included Segments**	**M N0 1/10**
			Total number of segments included in a transaction set including ST and SE segments	
Must Use	**SE02**	**329**	**Transaction Set Control Number**	**M AN 4/9**
			Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
			NOTE: The control number is assigned by the sender. It should be sequential within the functional group to aid in error recovery and research. The control number in the SE segment (SE02) must be identical to the control number in the ST segment (ST02) for each transaction.	

ADVICE OF PAYMENT - LINE

The table below lists line items that are transmitted by HUD in the RMR segment of Transaction Set 820. For line items 017 through 999 an alpha character (A, B or C) is appended to the line item number to indicate a Deduction (A), an Expense (B) or Interest (C). Line items 1000 through 1013 have no alpha characters appended.

Line Item No.	Description
017	Unpaid Principal Balance
107	Adjusted Loan Balance
108	Sale/Bid/Appraisal Value
109	Escrow Balance
110	Total Disbursements P&P
111	Total Disbursements
112	Attorney/Trustee Fees Pd
113	Forecl., Acquis., Convy.
114	Bankruptcy Fee
115	Rental Income
116	Rental Expense
117	Total Taxes on Deed
118 (or Block 27)	Amount of Damage
119	Adjusted Damage
120	Special Assessments
121	Mortgage Note Interest
122	Mort. Insurance Premium
123	Unapplied 235 Assistance
124	Overpaid 235 Subsidy
125	Overhead Cost
126	Uncollected Interest
127	Amount Due From Buyer
128	Amount Owed to Buyer
129	Closing Costs/Admin Fee
130	Appraisal Fee
131	Def. Judgmt Cost & Fees
500	Forbearance (Coins. only)
999	Coinsurance Reserve Amt
1000	Interest
1003	Offset Amount (MIP)
1004	Offset Amount (ARS)
1005	Reserve Amount (Coinsurance)
1006	FHA Debenture Amount
1007	FHA Cash Payment
1008	FHA EFT Payment
1009	Variable Reimbursement Attorney Amount Difference Amount, Incentivized Rate, and Standard Rate
1010	Variable Reimbursement F-A-C-O Amount Difference Amount, Incentivized Rate, and Standard Rate
1011	Variable Reimbursement Bankruptcy Amount Difference Amount, Incentivized Rate, and Standard Rate
1012	Short Refinance Treasury Balance Owed and Applied Rate
1013	Short Refinance FHA Balance Paid and Applied Rate

Electronic Data Interchange

Single Family Claims

Advice of Payment (AOP) Letter - Adjustment Messages

AOP ADJUSTMENT CODE COMPONENTS:

```
+----------■  Claim Type (i.e., "01" = 1, "07" = 7)
¦ +--------■  Case Part (A or B) - not used
¦ ¦ +------■  Soft Edit Error Code (e.g., "U1")
¦ ¦ ¦
■ ■ ■_
1 A U1
```

AOP   FORM 27011
CODES BLOCK NO.   ADJUSTMENT MESSAGE

1AJA   ENDORSED UNDER ADP CODE 821, 822, 831, OR 832, THIS CLAIM PAYMENT IS ELIGIBLE FOR EMERGENCY ECONOMIC STABILIZATION ACT (EESA) FUNDING THROUGH THE DEPT OF TREASURY. MORTGAGEES ARE REQUIRED TO SUBMIT A SEPARATE CLAIM TO TREASURY FOR THE PORTION THAT IS PAYABLE FROM THE PAYMENT ABOVE. REQUEST PAYMENT OF $ Z,ZZZ,ZZZ.99 (ZZ.99%) FROM THE TREASURY CLAIMS PROCESSOR (WELLS FARGO). TO REGISTER, CONTACT CTSCLAIMSPROCESSOR@WELLSFARGO.COM. REFER TO ML 2011-06 FOR MORE DETAILS AND CONTACT INFORMATION.

1AQ5   THIS CLAIM HAS BEEN REDUCED BY $ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994.   THIS IS NOT A TOLL-FREE CALL

1AQ6 $ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR   A DELINQUENT AMOUNT DUE TO HUD.

1AQ7   THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.

1AU1   10.   DATE DEED FILED IS LESS THAN DATE PREPARED OR NOT WITHIN 10 DAYS OF THE DATE RECEIVED. INTEREST IS CURTAILED TO THE DATE DEED FILED.

1AU2   9.   THERE ARE MORE THAN 30 DAYS BETWEEN THE DATES IN ITEMS 9 AND 10, AND NO EXTENSION WAS INDICATED IN ITEM 20. INTEREST IS CURTAILED TO THE DATE IN ITEM 9 PLUS 30 DAYS.

1AU3   6/10.   CLAIM FORM WAS PREPARED AFTER THE DATE IN ITEM 10. INTEREST IS CURTAILED TO THE DATE IN ITEM 10.

1AU4	11.	THE DATE IN ITEM 11 IS MORE THAN 6 MONTHS (9 MONTHS IF DEFAULT IS BETWEEN12/1/92 AND 1/31/98) FROM THE DATE OF DEFAULT AND NO EXTENSION DATE WAS INDICATED IN ITEM 19. INTEREST IS CURTAILED TO THE DATE OF DEFAULT PLUS 6 MONTHS (9 MONTHS IF DEFAULT IS BETWEEN 12/1/92 AND 1/31/98).
1AU5	19.	THE DATE IN ITEM 11 EXCEEDS THE EXPIRATION DATE OF THE EXTENSION IN ITEM 19. INTEREST IS CURTAILED TO THE DATE IN ITEM 19.
1AU6	21.	THE DATE IN ITEM 11 MUST BE WITHIN 60 DAYS OF THE DATE IN ITEM 21 OR NO LATER THAN THE DATE IN ITEM 19. INTEREST IS CURTAILED TO THE DATE IN ITEM 21 PLUS 60 DAYS OR THE DATE IN ITEM 19, WHICHEVER IS LATER.
1AUB		MIC RECEIVED LATE. INTEREST CURTAILED TO DATE DEED FILED.
1AUD		MRC RECEIVED LATE. INTEREST CURTAILED TO DATE DEED FILED.
1AV1	20.	THE DATE IN ITEM 10 EXCEEDS THE EXPIRATION DATE OF THE EXTENSION TO CONVEY IN ITEM 20. INTEREST IS CURTAILED TO THE DATE IN ITEM 20.
1AVA	31.	INTEREST IS CURTAILED TO THE LATER OF THE DATE ENTERED IN ITEM 31 OR THE DEFAULT DATE.
1AW3	17.	THE UNPAID LOAN BALANCE CLAIMED EXCEEDS THE ULB ACCORDING TO THE AMORTIZATION SCHEDULE. THE ULB HAS BEEN ADJUSTED TO THE CALCU-LATED AMOUNT.
1AWA		THIS CLAIM IS SUBJECT TO A $100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97.
1BIA		INTEREST WAS CURTAILED ON PART A. NO ADDITIONAL INTEREST PAID ON PART B.
1BIB	107.	AN OVERPAYMENT OF DEBENTURE INTEREST RESULTED FROM THE OVERSTATEMENT OF THE UNPAID LOAN BALANCE. THE OVERPAYMENT INTEREST HAS BEEN DEDUCTED FROM YOUR FINAL PAYMENT.
1BK4	109.	NEGATIVE ESCROW IS NOT PERMISSIBLE. AMOUNT HAS BEEN DISALLOWED.
1BK7	110.	INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.
1BL2	111.	COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.
1BL3	111.	INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BL4		FORECLOSURE AND ACQUISTION COSTS HAVE BEEN REIMBURSED AT ____% RATHER THAN THE STANDARD RATE OF ____% BECAUSE OF SERVICER'S SUPERIOR LOSS MITIGATION PERFORMANCE DURING FY ____. THIS RESULTS IN THE FOLLOWING ADDDITIONAL REIMBURSEMENT:
		     LINE 112 $ Z,ZZZ,ZZZ.99
		     LINE 113 $ Z,ZZZ,ZZZ.99
		     LINE 114 $ Z,ZZZ,ZZZ.99

1BL6   112.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

1BL8   112.   INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BL9   112.   COLUMN B EXCEEDS ALLOWABLE ATTORNEY FEE LIMIT FOR ONE ROUTINE FORECLOSURE ACTION. YOUR AUDIT FILE MUST SUBSTANTIATE CLAIM FOR HIGHER AMOUNT BASED ON MULTIPLE OR CONTESTED FORECLOSURES.

1BM2   113.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

1BM3   113.   INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BM6   114.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

1BM7   114.   INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BM8   114.   COLUMN B EXCEEDS ALLOWABLE BANKRUPTCY FEE LIMIT FOR ONE BANKRUPTCY. YOUR AUDIT FILE MUST SUBSTANTIATE CLAIM FOR HIGHER AMOUNT BASED ON MULTIPLE BANKRUPTCIES.

1BN1   116.   RENTAL EXPENSE HAS BEEN CLAIMED, BUT RENTAL INCOME WAS NOT DECLARED. RENTAL EXPENSE HAS BEEN DISALLOWED.

1BN6   117.   INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BP2   120.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

1BP3   120.   INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BP8   121.   MORTGAGE NOTE INTEREST CALCULATION WAS INCORRECT. INTEREST HAS BEEN REDUCED.

1BR3   122.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

1BR4   122.   INTEREST IN COLUMN C IS EXCESSIVE FOR THE AMOUNT PAID IN COLUMN B. INTEREST HAS BEEN DISALLOWED.

1BR5   122.   MORTGAGE INSURANCE PREMIUM WAS PAID "UP-FRONT". AMOUNT IN COLUMN B IS DISALLOWED.

1BR6   123.   AMOUNT IN COLUMN A DISALLOWED. SECTION OF ACT CODE IS NOT ELIGIBLE FOR 235 ASSISTANCE PAYMENTS.

1BR8   124.   AMOUNT IN COLUMN B DISALLOWED. SECTION OF ACT CODE IS NOT ELIGIBLE FOR 235 ASSISTANCE PAYMENTS.

1BV2   TITLE EVIDENCE WAS RECEIVED MORE THAN 55 DAYS FROM THE DATE IN ITEM 10 OR MORE THAN 10 DAYS FROM THE DATE IN ITEM 105 (IF ANY) WHICHEVER WAS LATER. INTEREST IS CURTAILED TO THE LATER DATE.

1BV3   PART B WAS RECEIVED MORE THAN 45 DAYS FROM THE DATE IN ITEM 10 OR MORE THAN 15 DAYS FROM THE DATE OF THE TITLE APPROVAL LETTER, WHICHEVER WAS LATER. INTEREST IS CURTAILED TO THE LATER DATE.

1BWA   THIS CLAIM IS SUBJECT TO A $100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97.

2AQ5   THIS CLAIM HAS BEEN REDUCED BY $ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.

2AQ6 $ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD.

2AQ7   THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.

2AU1   10.   CLAIM FORM WAS RECEIVED MORE THAN 10 DAYS FROM THE DATE IN ITEM 10. INTEREST IS CURTAILED TO THE DATE IN ITEM 10.

2AU3   10.   CLAIM FORM WAS PREPARED AFTER THE DATE IN ITEM 10. INTEREST IS CURTAILED TO THE DATE IN ITEM 10.

2AU5   19.   THE DATE IN ITEM 10 EXCEEDS THE DATE IN ITEM 19. INTEREST IS CURTAILED TO THE DATE IN ITEM 19.

2AU7   20.   THE DATE IN ITEM 10 IS MORE THAN 30 DAYS AFTER THE DATE IN ITEM 20. INTEREST IS CURTAILED TO THE DATE IN ITEM 20 PLUS 30 DAYS.

2AUB   MIC RECEIVED LATE. INTEREST CURTAILED TO DATE ASSIGNMENT FILED.

2AUD   MRC RECEIVED LATE. INTEREST CURTAILED TO DATE DEED FILED.

2AVA   31.   INTEREST IS CURTAILED TO THE MORTGAGE CURTAILMENT DATE SUBMITTED ON THE CLAIM.

2AV4   TITLE WAS RECEIVED IN THE LOCAL OFFICE MORE THAN 10 DAYS AFTER THE DATE IN ITEM 10. INTEREST HAS BEEN CURTAILED TO 10 DAYS AFTER THE DATE IN ITEM 20.

2AV5   TITLE   PARTS A AND B WERE RECEIVED IN HEADQUARTERS MORE THAN 15 DAYS AFTER THE DATE OF THE TITLE APPROVAL LETTER OR THE EXPIRATION DATE OF THE EXTENSION, IF ANY. INTEREST IS CURTAILED AS OF THE 15TH DAY.

2AW3   17.   THE UNPAID LOAN BALANCE CLAIMED EXCEEDS THE ULB ACCORDING TO THE AMORTIZATION SCHEDULE. THE ULB HAS BEEN ADJUSTED TO THE CALCU-LATED AMOUNT.

2AWA   THIS CLAIM IS SUBJECT TO A $100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97.

Electronic Data Interchange

2BK4   109.   NEGATIVE ESCROW IS NOT PERMISSIBLE. AMOUNT HAS BEEN DISALLOWED.

2BL2   111.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

2BL6   112.   ATTORNEY/TRUSTEE FEES/INTEREST EXCEED(S) ALLOWABLE LIMIT. FEES ARE REDUCED.

2BM2   113.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

2BM6   114.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

2BP8   121.   MORTGAGE NOTE INTEREST WAS CALCULATED AUTOMATICALLY AND MAY DIFFER FROM YOUR CALCULATED AMOUNT.

2BQ1   IF YOU ENTERED DEBENTURE INTEREST IN COLUMN C, IT HAS BEEN DISALLOWED. HUD HAS CALCULATED THE DEBENTURE INTEREST YOU ARE DUE. IF YOU CLAIMED AMOUNTS IN COLUMNS A OR B, WHICH WERE NOT PAID, THE COSTS WERE NOT ALLOWABLE FOR ASSIGNMENTS.

3APA   000.   THERE ARE NO MESSAGES FOR "03" PART A.

3AQ5   THIS CLAIM HAS BEEN REDUCED BY $ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DEIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.

3AQ6 $ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD.

3AQ7   THIS CLAIM WAS PAID BY AN ELECTRONIC FUND TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITIED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.

3AWA   THIS CLAIM IS SUBJECT TO A $100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97.

3BP8   121.   MORTGAGE NOTE INTEREST HAS BEEN CALCULATED AUTOMATICALLY AND MAY DIFFER FROM YOUR CALCULATED AMOUNT.

3BQ2   IF YOU ENTERED FIGURES IN COLUMNS A OR B OR YOU CALCULATED DEBENTURE INTEREST IN COLUMN C, IT IS NOT ALLOWABLE AND HAS BEEN DELETED.

4AQ5   THIS CLAIM HAS BEEN REDUCED BY $ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DIVISION TELE-PHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.

4AQ6 $ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR   A DELINQUENT AMOUNT DUE TO HUD.

4AQ7   THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.

4AU4   11.   ITEM 11 FORECLOSURE WAS NOT INSTITUTED WITHIN 9 MONTHS (ONE YEAR IF DEFAULT WAS PRIOR TO 12/1/92) OF DATE OF DEFAULT. INTEREST IS CURTAILED TO 9 MONTHS FROM THE DATE OF DEFAULT (ONE YEAR IF DEFAULT WAS PRIOR TO 12/1/92).

4AU5   11.   ITEM 11 FORECLOSURE WAS NOT INSTITUTED AS OF THE EXPIRATION DATE OF THE HUD FIELD OFFICE APPROVED EXTENSION. INTEREST IS CURTAILED AS OF THE DATE OF THE EXPIRATION OF THE EXTENSION.

4AU6   11.   ITEM 11 FORECLOSURE WAS NOT INSTITUTED WITHIN 60 DAYS OF THE DATE OF RELEASE OF BANKRUPTCY. INTEREST IS CURTAILED 60 DAYS AFTER THE DATE OF RELEASE OF BANKRUPTCY.

4AU9   10.   ITEM 10 SALE OR APPRAISAL DATE IS MORE THAN 6 MONTHS FROM DATE OF ACQUISITION OF MARKETABLE TITLE. INTEREST IS CURTAILED MONTHS AFTER THE DATE OF ACQUISITION OF MARKETABLE TITLE.

4AUB   MIC RECEIVED LATE. INTEREST CURTAILED TO DATE FORM PREPARED.

4AUD   MRC RECEIVED LATE. INTEREST CURTAILED TO DATE FORM PREPARED.

4AVA   31.   INTEREST IS CURTAILED TO THE LATER OF THE DATE ENTERED IN ITEM 31 OR THE DEFAULT DATE.

4AW9   ITEM 6 CLAIM WAS PREPARED MORE THAN 15 DAYS AFTER THE DATE OF SALE OR HUD APPROVED APPRAISAL. INTEREST IS CURTAILED TO 15 DAYS AFTER THE DATE OF THE SALE OR APPRAISAL.

4AWA   THIS CLAIM IS SUBJECT TO A $100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97

4BL4   FORECLOSURE AND ACQUISTION COSTS HAVE BEEN REIMBURSED AT ____% RATHER THAN THE STANDARD RATE OF ____% BECAUSE OF SERVICER'S SUPERIOR LOSS MITIGATION PERFORMANCE DURING FY ____. THIS RESULTS IN THE FOLLOWING ADDDITIONAL REIMBURSEMENT:
                     LINE 112 $ Z,ZZZ,ZZZ.99
                     LINE 113 $ Z,ZZZ,ZZZ.99
                     LINE 114 $ Z,ZZZ,ZZZ.99

4BL6   112.   AMOUNT CLAIMED IN COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

4BM6   114.   AMOUNT CLAIMED IN COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

4BN1   116.   RENTAL EXPENSE EXCEEDS RENTAL INCOME, AND HAS BEEN REDUCED.

4BN2   116.   RENTAL EXPENSE REDUCED TO AMOUNT OF RENTAL INCOME.

4BQ3   TEN PERCENT OF THE CLAIM PAYMENT HAS BEEN WITHHELD PENDING ADJUSTMENT OF THE COINSURANCE RESERVE ACCOUNT. IF THERE ARE SUFFICIENT FUNDS IN THE RESERVE ACCOUNT, WE WILL PAY THE REMAINING AMOUNT AFTER THE RESERVE ACCOUNT ADJUSTMENT.

4BS2   125.   OVERHEAD COSTS EXCEED MAXIMUM LIMITS AND HAVE BEEN REDUCED.

4BU1   6.   CLAIM WAS RECEIVED MORE THAN 10 DAYS AFTER THE DATE THE FORM WAS PREPARED. INTEREST IS CURTAILED TO THE DATE THE FORM WAS PREPARED.

6AQ5   THIS CLAIM HAS BEEN REDUCED BY $ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.

6AQ6 $ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD.

6AQ7   THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT). IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.

6AU2   THERE ARE MORE THAN 30 DAYS BETWEEN THE DATES IN ITEMS 9 AND 6, AND NO EXTENSION WAS SHOWN IN ITEM 20. INTEREST IS CURTAILED TO THE DATE IN ITEM 9 PLUS 30 DAYS.

6AU4   THE DATE IN ITEM 11 IS MORE THAN 9 MONTHS FROM THE DATE OF DEFAULT (ONE YEAR IF DEFAULT WAS PRIOR TO 12/1/92) AND NO EXTENSION WAS SHOWN IN ITEM 19. INTEREST IS CURTAILED TO THE DATE OF DEFAULT PLUS 9 MONTHS (ONE YEAR IF DEFAULT WAS PRIOR TO 12/1/92).

6AU5   THE DATE IN ITEM 11 EXCEEDS THE EXPIRATION DATE OF THE EXTENSION IN ITEM 19. INTEREST IS CURTAILED TO THE DATE IN ITEM 19 OR THE DATE OF DEFAULT PLUS ONE YEAR, WHICHEVER IS LATER.

6AU6   THE DATE IN ITEM 11 MUST BE WITHIN 60 DAYS OF THE DATE IN ITEM 21 OR NO LATER THAN THE DATE IN ITEM 19. INTEREST IS CURTAILED TO THE DATE OF DEFAULT PLUS ONE YEAR, WHICHEVER IS LATER.

6AVA   31.   INTEREST IS CURTAILED TO THE LATER OF THE DATE ENTERED IN ITEM 31 OR THE DEFAULT DATE.

6AW3   THE UNPAID LOAN BALANCE (ULB) CLAIMED EXCEEDS THE ULB ACCORDING TO THE AMORTIZATION SCHEDULE. THE ULB HAS BEEN ADJUSTED TO THE CALCULATED AMOUNT.

6AW7   CLAIM OR MIC WAS RECEIVED MORE THAN 10 DAYS AFTER THE DATE THE FORM WAS PREPARED. INTEREST IS CURTAILED TO THE DATE IN ITEM 6.

6AWA   THIS CLAIM IS SUBJECT TO A $100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97

6BIA   INTEREST WAS CURTAILED ON PART A. NO ADDITIONAL INTEREST IS CALCULATED AFTER THAT DATE ON PART B.

6BK6   110.   DISBURSEMENTS FOR P&P EXCEED ALLOWABLE LIMITS AND HAVE BEEN REDUCED.

| 6BK7 | 110. | INTEREST ON DISBURSEMENTS FOR P&P IS EXCESSIVE AND HAS BEEN DISALLOWED. |

| 6BL3 | 111. | INTEREST ON TOTAL DISBURSEMENTS IS EXCESSIVE AND HAS BEEN DISALLOWED. |

6BL4   FORECLOSURE AND ACQUISTION COSTS HAVE BEEN REIMBURSED AT ____% RATHER THAN THE STANDARD RATE OF ____% BECAUSE OF SERVICER'S SUPERIOR LOSS MITIGATION PERFORMANCE DURING FY ____. THIS RESULTS IN THE FOLLOWING ADDDITIONAL REIMBURSEMENT:

           LINE 112 $ Z,ZZZ,ZZZ.99
           LINE 113 $ Z,ZZZ,ZZZ.99
           LINE 114 $ Z,ZZZ,ZZZ.99

| 6BL6 | 112. | AMOUNT CLAIMED FOR ATTORNEY/TRUSTEE FEES/INTEREST EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED. |

| 6BL8 | 112. | INTEREST ON ATTORNEY/TRUSTEE FEES IS EXCESSIVE AND HAS BEEN DISALLOWED. |

| 6BM2 | 113. | F,A,C,O COSTS EXCEED ALLOWABLE LIMITS AND HAVE BEEN REDUCED. |

| 6BM3 | 113. | INTEREST ON F,A,C,O COSTS IS EXCESSIVE AND HAS BEEN DISALLOWED. |

| 6BM6 | 114. | BANKRUPTCY FEES EXCEED ALLOWABLE LIMITS AND HAVE BEEN REDUCED. |

| 6BM7 | 114. | INTEREST ON BANKRUPTCY FEES IS EXCESSIVE AND HAS BEEN DISALLOWED. |

| 6BM9 | 115. | RENTAL INCOME CANNOT BE A NEGATIVE AMOUNT SO IT HAS BEEN DISALLOWED. |

| 6BN1 | 116. | RENTAL EXPENSE HAS BEEN CLAIMED, BUT RENTAL INCOME WAS NOT DECLARED. RENTAL EXPENSE HAS BEEN DISALLOWED. |

| 6BN6 | 117. | INTEREST ON TOTAL TAXES ON DEED IS EXCESSIVE AND HAS BEEN DISALLOWED. |

| 6BP2 | 120. | SPECIAL ASSESSMENTS EXCEED ALLOWABLE LIMITS AND HAVE BEEN REDUCED. |

| 6BP3 | 120. | INTEREST ON SPECIAL ASSESSMENTS IS EXCESSIVE AND HAS BEEN DISALLOWED. |

| 6BP8 | 121. | MORTGAGE NOTE INTEREST CALCULATION WAS INCORRECT SO IT HAS BEEN REDUCED. |

| 6BR3 | 122. | MIP REFUND EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED. |

| 6BR4 | 122. | INTEREST IN MIP REFUND IS EXCESSIVE AND HAS BEEN DISALLOWED. |

| 6BR5 | 122. | MIP WAS PAID "UP-FRONT" SO THE AMOUNT CLAIMED HAS BEEN DISALLOWED. |

| 6BR6 | 123. | SECTION 235 ASSISTANCE PAYMENTS ARE NOT ALLOWED. SECTION OF ACT CODE IS NOT ELIGIBLE. |

Electronic Data Interchange

6BR7   123.   SECTION 235 ASSISTANCE PAYMENTS HAVE BEEN REDUCED.

6BR8   124.   OVERPAYMENT OF ASSISTANCE PAYMENTS IS NOT ALLOWED. SECTION OF ACT CODE IS NOT ELIGIBLE.

6BTA   109.   NEGATIVE ESCROWS ARE NOT PERMISSABLE. AMOUNT HAS BEEN DISALLOWED.

6BV6   130.   INTEREST ON APPRAISAL FEE IS EXCESSIVE AND HAS BEEN DISALLOWED.

6BV7   131.   INTEREST ON DEFICIENCY JUDGMENT COSTS/FEES IS EXCESSIVE, AND HAS BEEN DISALLOWED.

7AQ5   THIS CLAIM HAS BEEN REDUCED BY $ Z,ZZZ,ZZZ.99 DUE TO UNDERPAYMENT OF MORTGAGE INSURANCE PREMIUM (MIP) ON THIS CASE. TO RESOLVE MIP ISSUES, PLEASE CONTACT THE HUD 7AQ5 INSURANCE OPERATIONS DIVISION TELEPHONE SERVICE CENTER AT (202) 708-1994. THIS IS NOT A TOLL-FREE CALL.

7AQ6 $ Z,ZZZ,ZZZ.99 FROM THIS CASE WAS USED TO OFFSET THE CLAIM FOR A DELINQUENT AMOUNT DUE TO HUD.

7AQ7   THIS CLAIM WAS PAID BY AN ELECTRONIC FUNDS TRANSFER (EFT).IF YOUR ACCOUNT HAS NOT BEEN CREDITED ACCORDINGLY CONTACT YOUR FINANCIAL INSTITUTION.

7AUA   DATE FORM PREPARED OR DATE FORM OR MIC RECEIVED GREATER THAN DATE OF PFS CLOSING PLUS 30 DAYS. INTEREST CURTAILED TO DATE OF PFS CLOSING PLUS 30 DAYS.

7AUC   DATE FORM PREPARED OR DATE FORM OR MRC RECEIVED GREATER THAN DATE OF PFS CLOSING PLUS 30 DAYS. INTEREST CURTAILED TO DATE OF PFS CLOSING PLUS 30 DAYS

7AV1   20.   EXTENSION DATE TO SUBMIT PFS CLAIM GREATER THAN PFS CLOSING PLUS 30 DAYS OR DATE FORM PREPARED PLUS 10 DAYS. INTEREST IS CURTAILED TO EXTENSION DATE TO SUBMIT PFS CLAIM.

7AW7   6.   DATE FORM RECEIVED GREATER THAN DATE FORM PREPARED PLUS 10 DAYS. INTEREST IS CURTAILED TO DATE FORM PREPARED.

7AWA   THIS CLAIM IS SUBJECT TO A $100 PROCESSING FEE PER CLAIM PART (A AND B), APPLIED TO ALL PAPER CLAIMS RECEIVED AFTER 8/31/97

7BL4   FORECLOSURE AND ACQUISTION COSTS HAVE BEEN REIMBURSED AT ____% RATHER THAN THE STANDARD RATE OF ____% BECAUSE OF SERVICER'S SUPERIOR LOSS MITIGATION PERFORMANCE DURING FY ____. THIS RESULTS IN THE FOLLOWING ADDDITIONAL REIMBURSEMENT:
                            LINE 112 $ Z,ZZZ,ZZZ.99
                            LINE 113 $ Z,ZZZ,ZZZ.99
                            LINE 114 $ Z,ZZZ,ZZZ.99

7BL6   112.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.

7BM6   114.   COLUMN B EXCEEDS ALLOWABLE LIMITS AND HAS BEEN REDUCED.